

United States Bankruptcy Court  
Middle District of Tennessee

In re:  
GREGORY KYLE WILLIAMS  
Debtor

Case No. 14-04911-MFH  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0650-3

User: rmwl222  
Form ID: pdf001

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 06, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2015.

db +GREGORY KYLE WILLIAMS, 1003-B KINGSTON SPRINGS RD, KINGSTON SPRINGS, TN 37082-9276

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2015

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2015 at the address(es) listed below:

HENRY EDWARD HILDEBRAND, III hhecf@ch13nsh.com  
MARK RICHARD PODIS on behalf of Debtor GREGORY KYLE WILLIAMS PodisBankruptcy@aol.com  
US TRUSTEE ustpregion08.na.ecf@usdoj.gov

TOTAL: 3

*Marian F. Harrison*  
Marian F. Harrison  
US Bankruptcy Judge



Dated: 10/5/2015 THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE: )  
GREGORY KYLE WILLIAMS ) CASE NO. 314-04911  
1003 B KINGSTON SPRINGS ROAD ) CHAPTER 13  
KINGSTON SPRINGS TN 37082-9276 ) JUDGE: HARRISON  
SSN: XXX-XX-7510 )  
Debtor. )

**AGREED ORDER TO MODIFY CHAPTER 13 PLAN TO PROVIDE FOR CLAIM OF  
INLAND BANK FUNDING AS A LONG TERM CLAIM PER § 1322(b)(5)**

BY AGREEMENT OF THE DEBTORS AND CHAPTER 13 TRUSTEE, evidenced by the signatures entered below respectively, it is hereby agreed that:

1. The Debtor is authorized to finance with Inland Bank a 2013 Nissan Altima Sedan, VIN#1N4AL3APXDN512369 ("motor vehicle"). The amount to be financed is \$14,483.00 at a rate of 22%, to be paid by the Trustee with an ongoing monthly payment of \$400.25 beginning 9/28/2015.
2. The payroll deduction order shall be modified to increase the Debtor's payments to the Trustee from \$70.00 bi-weekly to \$223.50 bi-weekly. The minimum base shall be increased to \$25,103.00 and the plan term shall remain 60 months. Except as set forth herein, all other plan provisions of the Order confirming the Debtor's Chapter 13 plan remain unaffected by this Agreed Order.
3. Debtor shall maintain full coverage insurance on the motor vehicle and list Inland Bank as the loss payee.
4. The Debtor waives discharge of this post-petition debt to Inland Bank. The monthly payments to Inland Bank shall be disbursed with all other secured claims. Inland Bank's claim for post-petition financing is a continuing debt under 11 U.S.C. § 1328(a)(1) and is not subject to discharge thereunder.
5. This claim shall be treated by the Trustee as a long term obligation pursuant to 11 U.S.C. § 1322(b)(5), and the Trustee need not allocate interest and principal in the disbursements to Inland Bank.

6. Accordingly, the Order Confirming Chapter 13 Plan of 8/11/2014 shall be modified to provide that the Debtor's obligation to Inland Bank is a secured obligation and shall be paid directly by the debtor after completion of the Chapter 13 plan pursuant to the terms of the agreement between the Debtor and Inland Bank.
7. The parties further agree that should the Debtor default on the plan payments or insurance, Inland Bank shall notify Debtor and Debtor's counsel of the default and, if the default is not cured within ten (10) days of such notice, Inland Bank may thereupon have relief from the automatic stay of 11 U.S.C. §362(a) by the filing of a "Notice of Default Constituting Order of Relief From Stay" without the necessity of the filing of a motion for a hearing in this Court.
8. No other creditors are affected by this Agreed Order.

THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY  
AS INDICATED AT THE TOP OF THE FIRST PAGE.

APPROVED FOR ENTRY:

/s/ Mark R. Podis  
Mark Richard Podis  
MARK PODIS & ASSOCIATES  
Debtor's Attorney  
1161 Murfreesboro Rd., Ste. 300  
Nashville, TN 37217  
615 399-3800  
Fax : 615 399-9794  
Email: [PodisBankruptcy@aol.com](mailto:PodisBankruptcy@aol.com)

/s/ Henry E.  
Hildebrand, III  
Henry E. Hildebrand, III  
Chapter 13 Trustee  
PO Box 340019  
Nashville, TN 37203-0019  
615-244-1101  
615-242-3241 fax  
[pleadings@ch13nsh.com](mailto:pleadings@ch13nsh.com)

Digitally signed by /s/ Henry E. Hildebrand, III  
DN: cn=/s/ Henry E. Hildebrand, III, c=US, o=chapter  
13 trustee, ou=finance(51),  
email=pleadings@ch13nsh.com  
Date: 2015.09.30 14:57:06 -05'00'

This Order has been electronically  
signed. The Judge's signature and  
Court's seal appear at the top of the  
first page.  
United States Bankruptcy Court.